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Title: SYSTEM AND METHOD FOR ACCOMPLISHING TWO-FACTOR USER AUTHENTICATION USING THE INTERNET

REMARKS

Claims 24-27 and 31-34 were canceled.

Conclusion

The Examiner is invited to telephone Applicant's attorney at (612) 373-6909 to facilitate prosecution of this application.

If necessary, please charge any additional fees or credit overpayment to Deposit Account No. 19-0743.

Respectfully submitted,

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By his Representatives,

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Date October 13, 2006

Thomas F Brennan

Reg. No. 35,075

<u>CERTIFICATE UNDER 37 CFR 1.8:</u> The undersigned hereby certifies that this correspondence is being filed using the USPTO's electronic filing system EFS-Web, and is addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 13th day of <u>October</u> 2006.

Name

Signature